

**NEWFOUNDLAND AND LABRADOR
BOARD OF COMMISSIONERS OF PUBLIC UTILITIES**

AN ORDER OF THE BOARD

NO. A.I. 22(2024)

1 **IN THE MATTER OF** the **Automobile**
2 **Insurance Act**, RSNL 1990, c. A-22,
3 as amended and regulations
4 thereunder; and
5

6 **IN THE MATTER OF** an application by
7 Dominion of Canada General Insurance
8 Company for approval to implement a
9 revised rating program for its
10 Miscellaneous Vehicles category of
11 automobile insurance.
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14 **WHEREAS** on February 2, 2024 Dominion of Canada General Insurance Company (“Dominion”)
15 applied to the Board for approval of a revised rating program under the Mandatory Simplified
16 filing option for its Miscellaneous Vehicles category of automobile insurance, including ATVs,
17 Historic Vehicles, Motorcycles, Motorhomes, Snow Vehicles and Trailers; and
18

19 **WHEREAS** Dominion proposed no change to its rates or rating elements, resulting in an overall
20 rate level impact of 0%; and
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22 **WHEREAS** Dominion did not perform an actuarial analysis in support of its proposal due to its
23 limited exposure count and lack of credible data; and
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25 **WHEREAS** the revised rating program is filed in accordance with the Mandatory Simplified Filing
26 Guidelines; and
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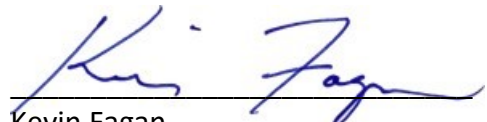
28 **WHEREAS** the Board is satisfied that the proposed rates are just and reasonable in the
29 circumstances, do not impair the solvency of the insurer, are not excessive in relation to the
30 financial circumstances of the insurer, and do not violate the **Automobile Insurance Act** or the
31 **Insurance Companies Act** or the respective regulations thereunder.


1 **IT IS THEREFORE ORDERED THAT:**

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- 3 1. The revised rating program received February 2, 2024 from Dominion of Canada General
4 Insurance Company for its Miscellaneous Vehicles category of automobile insurance,
5 including ATVs, Historic Vehicles, Motorcycles, Motorhomes, Snow Vehicles and Trailers, is
6 approved to be effective no sooner than April 1, 2024 for new business and renewals.

DATED at St. John's, Newfoundland and Labrador, this 1st day of April, 2024.


Kevin Fagan
Chair and Chief Executive Officer


John O'Brien, FCPA, FCA, CISA
Commissioner


Christopher Pike, LL.B., FCIP
Commissioner


Jo-Anne Galarneau
Executive Director and Board Secretary